

METROPOLITAN LIFE INSURANCE COMPANY  
One Madison Avenue, New York, NY 10010-3690



**Robert G. Schwartz**  
Chairman of the Board  
President and Chief Executive Officer

Ronald M Gonda  
220 Hinchberger Rd  
Butler, PA 16001

Dear Mr. Gonda

Thank you from the MetLife family of companies and your representative, William G Friedt Jr.

You are one of the growing number of people who are choosing MetLife to help them meet their insurance and other financial services needs. Largely because of the confidence you and millions of other policyholders have placed in us, MetLife and our affiliated companies today manage more than \$143 billion in assets.

We take pride in having provided our policyholders with quality products and personalized service for more than 100 years. And while we carry on the important MetLife traditions of financial soundness and integrity, we are also working hard to be a forward-looking and innovative financial services organization.

In this spirit, we promise to provide you and your family with the kind of quality service we know you expect--now and in the future. For any information you might need about your new policy or our other services, just contact your representative.

Again, thanks for placing your confidence in the MetLife family. We hope to continue to meet your financial services needs for many years to come.

Sincerely

Chairman of the Board  
President and Chief Executive Officer

RMG 000001

# My Insurance, Financial and Estate Plans



National Quality Award  
Graduate, LUTC  
Leaders Conference

Registered Representative

**Jere Friedt Jr.**  
Account Representative

Cooperstown Professional Building, PO Box 686  
Valencia, PA 16059  
Tel 412 898-3400

Variable life insurance and variable annuities offered  
through Metropolitan Life Insurance Company  
Mutual Funds offered through MetLife Securities, Inc.

RMG 000002



## 50/50 PERSONAL SAVINGS PLAN

VS.

INDIVIDUAL RETIREMENT ACCOUNT (I.R.A.)  
 CERTIFICATE OF DEPOSIT (C.D.)

	50/50	VS.	IRA	& CD
1.) DISABILITY FEATURE	YES		NO	NO
2.) TAX - FREE WITHDRAWAL	YES		NO	NO
3.) COST OF LIVING ADJUSTMENT	YES		NO	NO
4.) USE OF SAVINGS BEFORE AGE 59 1/2	YES		NO	YES
5.) PENALTY FOR EARLY WITHDRAWAL	NO		YES	YES
6.) PREMATURE DEATH CLAUSE	YES		NO	NO
7.) TAX DEFERRED GROWTH	YES		YES	NO
8.) 9 TO 12 % LONG RATE OF RETURN	YES		NO	NO
9.) SELF COMPLETING PROGRAM *	YES		NO	NO

\* YOU WILL BE SECURE IN KNOWING THAT YOUR SAVINGS  
 PROGRAM WILL BE COMPLETED IF:

- a. YOU LIVE AND ACHIEVE YOUR GOAL
- b. YOU BECOME DISABLED
- c. YOU DIE PREMATURELY

Prepared By : Jere Friedt Jr.

03/23/92

RM6 000003

**WHOLE LIFE PLUS**  
**ILLUSTRATION OF VALUES**  
**OF**  
**THE FUNDING OF A RETIREMENT PLAN**

VALUES PAGE: 1

DATE: 4/30/1992

FOR: RONALD GONDA

	MALE AGE 38	TAX BRACKET 28.00%	INITIAL PAYMENT 1,801	INITIAL DEATH BENEFIT 66,436
YEAR	(1) NET PAYMENT		(2) CASH VALUE INCREASE*	(3) YEAR END CASH VALUE*
1	1,801		516	516
2	1,801		641	1,157
3	1,801		1,398	2,555
4	1,801		1,584	4,139
5	1,801		1,723	5,862
6	1,801		1,825	7,687
7	1,801		1,987	9,674
8	1,801		2,040	11,714
9	1,801		2,314	14,028
10	1,801		2,429	16,457
11	1,801		2,732	19,189
12	1,801		3,032	22,221
13	1,801		3,475	25,696
14	1,801		3,745	29,441
15	1,801		4,034	33,475
16	1,801		4,347	37,822
17	1,801		4,751	42,573
18	1,801		5,054	47,627
19	1,801		5,513	53,140
20	1,801		6,006	59,146
	36,020			141,729

\*THIS ILLUSTRATION IS TO BE USED IN CONNECTION  
 WITH THE ATTACHED METROPOLITAN LIFE INSURANCE  
 COMPANY PROPOSAL SHOWING DETAILS, GUARANTEES  
 AND ASSUMPTIONS FOR WLP.

## 20 YEAR SUMMARY

CUM. PAYMENTS	36,020
CASH VALUE	59,146
DEATH BENEFIT	141,729

ALL YIELDS, INTEREST RATES AND TAX BRACKETS ARE ASSUMED AND ARE FOR ILLUSTRATIVE PURPOSES ONLY.

**WHOLE LIFE PLUS**  
**ILLUSTRATION OF VALUES**  
**OF**  
**THE FUNDING OF A RETIREMENT PLAN**

VALUES PAGE: 2

DATE: 4/30/1992

FOR: RONALD GONDA

	MALE AGE 38	TAX BRACKET 28.00%	INITIAL PAYMENT 1,801	INITIAL DEATH BENEFIT 66,436	
YEAR	(1) NET PAYMENT		(2) CASH VALUE INCREASE*	(3) YEAR END CASH VALUE*	(4) DEATH BENEFIT
21	1,801		6,403	65,549	149,570
22	1,801		6,977	72,526	157,937
23	1,801		7,446	79,972	166,835
24	1,801		8,082	88,054	176,267
25	1,801		8,687	96,741	186,321
26	1,801		9,330	106,071	196,966
27	1,801		10,010	116,081	208,247
28	1,220		10,246	126,327	219,411
29	1,220		10,973	137,300	231,242
30	1,220		11,748	149,048	243,770
31	1,220		12,510	161,558	257,028
32	1,220		13,449	175,007	271,054
33	1,220		14,309	189,316	285,892
34	1,220		15,344	204,660	301,590
35	1,220		16,289	220,949	318,202
36	1,220		17,275	238,224	335,776
37	1,220		18,363	256,587	354,362
38	1,220		19,443	276,030	374,066
39	1,220		20,647	296,677	394,757
40	1,220		21,860	318,537	416,661
	64,487				

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## 40 YEAR SUMMARY

CUM. PAYMENTS	64,487
CASH VALUE	318,537
DEATH BENEFIT	416,661

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**WHOLE LIFE PLUS**  
**ILLUSTRATION OF VALUES**  
**OF**  
**THE FUNDING OF A RETIREMENT PLAN**

VALUES PAGE: 3

DATE: 4/30/1992

FOR: RONALD BONDA

MALE	TAX	INITIAL	INITIAL
AGE	BRACKET	PAYMENT	DEATH BENEFIT
38	28.00%	1,801	66,436

GROSS INTEREST RATE REQUIRED ON  
 A HYPOTHETICAL TAXABLE AND NON-TAXABLE INVESTMENT  
 TO MATCH WHOLE LIFE PLUS POLICY VALUES OVER 40 YEARS.  
 (EXECUTIVE'S NET PAYMENTS USED AS THE HYPOTHETICAL INVESTMENT.)

		HYPOTHETICAL TAXABLE ALTERNATIVE	HYPOTHETICAL NON-TAXABLE ALTERNATIVE
TO MATCH CASH VALUE OF:	\$319,537	8.93%	6.43%
TO MATCH DEATH BENEFIT OF:	\$416,661	10.29%	7.41%

**INCOME TAX CONSIDERATIONS**

1. a. A HYPOTHETICAL TAXABLE INVESTMENT: Interest is taxed as earned.  
 b. A HYPOTHETICAL NON-TAXABLE INVESTMENT: Interest is tax exempt.
2. WHOLE LIFE PLUS:
  - a. Death Benefit including cash value component is income tax free.
  - b. Loans are income tax free.
  - c. Withdrawals and other non-loan policy cash flow up to cost basis (not in violation of IRC Section 7702) are income tax free.
  - d. Cash values shown assume most favorable combination of b and/or c.

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ALL YIELDS, INTEREST RATES AND TAX BRACKETS ARE ASSUMED AND ARE FOR ILLUSTRATIVE PURPOSES ONLY.

WHOLE LIFE PLUS (APP)  
ILLUSTRATION OF VALUES  
OF  
THE FUNDING OF A RETIREMENT PLAN

VALUES PAGE: 1 DATE: 12/30/1992 FOR: RONALD GONDA

	MALE AGE 38	TAX BRACKET 28.00%	INITIAL PAYMENT 1,801	INITIAL DEATH BENEFIT 66,436	
YEAR	(1) NET PAYMENT		(2) CASH VALUE INCREASE	(3) YEAR END CASH VALUE	(4) DEATH BENEFIT
1	1,801		516	516	66,436
2	1,801		641	1,157	68,292
3	1,801		1,398	2,555	70,176
4	1,501		1,584	4,139	72,115
5	1,801		1,723	5,862	74,155
6	1,801		1,825	7,687	76,362
7	1,801		1,987	9,674	78,703
8	1,801		2,040	11,714	81,219
9	1,801		2,314	14,028	83,960
10	1,801		2,429	16,457	86,991
11	0		310	17,267	85,606
12	0		748	18,215	84,624
13	0		1,217	19,432	84,171
14	0		1,299	20,731	83,926
15	0		1,386	22,117	83,877
16	0		1,481	23,598	84,032
17	0		1,652	25,250	84,397
18	0		1,706	26,956	84,979
19	0		1,897	28,853	85,777
20	0		2,101	30,954	86,800
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	18,010				

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COMPANY PROPOSAL SHOWING DETAILS, GUARANTEES  
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20 YEAR SUMMARY

CUM. PAYMENTS	18,010
CASH VALUE	30,954
DEATH BENEFIT	86,800

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WHOLE LIFE PLUS (APP)  
ILLUSTRATION OF VALUES  
OF  
THE FUNDING OF A RETIREMENT PLAN

VALUES PAGE: 2

DATE: 4/30/1992

FOR: RONALD GONDA

	MALE AGE 38	TAX BRACKET 28.00%	INITIAL PAYMENT 1,801	INITIAL DEATH BENEFIT 66,436	
YEAR	(1) NET PAYMENT		(2) CASH VALUE INCREASE	(3) YEAR END CASH VALUE	(4) DEATH BENEFIT
21	0		2,189	33,143	88,055
22	0		2,428	35,571	89,562
23	0		2,545	38,116	91,317
24	0		2,804	40,920	93,325
25	0		3,012	43,932	95,592
26	0		3,235	47,167	98,129
27	0		3,469	50,636	100,934
28	0		3,800	54,436	104,147
29	0		4,067	58,503	107,643
30	0		4,350	62,853	111,427
31	0		4,587	67,440	115,510
32	0		4,972	72,412	119,903
33	0		5,247	77,659	124,622
34	0		5,674	83,333	129,687
35	0		5,990	89,323	135,119
36	0		6,324	95,647	140,937
37	0		6,739	102,386	147,156
38	0		7,108	109,494	153,767
39	0		7,558	117,052	160,843
40	0		7,965	125,017	168,332

18,010

## 40 YEAR SUMMARY

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AND ASSUMPTIONS FOR WLP (APP).

CUM. PAYMENTS	18,010
CASH VALUE	125,017
DEATH BENEFIT	168,332

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